

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Nicholas Frattalone

Examiner: N/A

Application No.:

09/923,161

Group Art Unit: N/A

S&L Docket No.: **P24256-B USA**

Filed: **August 6, 2001**

For: **METHOD AND SYSTEM FOR
IMPLEMENTING A COMBINED
INVESTMENT**

CERTIFICATE OF MAILING

I hereby certify that this correspondence, along with any other papers indicated as being enclosed, is being deposited with the United States Postal Service, postage prepaid, as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on August 28, 2001.


Barbara G. Makariou

Commissioner for Patents
Washington, DC 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. § 1.97(b)(3)**

Sir:

As far as is known to the undersigned, this Supplemental Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits.

Forwarded herewith is Form PTO-1449 (Modified) listing patents, publications or other information ("documents") believed to be relevant to the subject application. It is respectfully requested that these documents be considered by the Examiner and an initialed

COPY

copy of each Form PTO-1449 be returned to the undersigned. Copies of the documents listed on PTO-1449 (Modified) are supplied herewith.

It is believed that this disclosure complies with the requirements of 37 C.F.R. subsections 1.56, 1.97, 1.98 and the Manual of Patent Examining Procedure § 609. If for some reason the Examiner considers otherwise, it is respectfully requested that the undersigned be called so that any deficiencies can be remedied.

REMARKS REGARDING CITED ART

While the information and references disclosed in this Supplemental Information Disclosure Statement may be "material" pursuant to 37 CFR § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

The Examiner's attention is drawn to the documents listed under the "Other Documents" section of the attached Form PTO 1449. The undersigned can make no representation as to relevant dates respecting these documents.

In accordance with 37 CFR § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

The Commissioner is hereby authorized to charge any fees associated with this communication or credit any overpayment to Deposit Account Number 19-5425. A duplicate copy of this Notice is enclosed for this purpose. In particular, in the event that an Office Action has crossed in the mail with this Information Disclosure Statement, the


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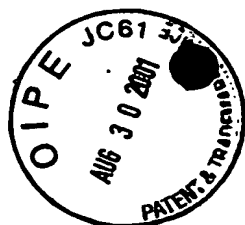
Commissioner is authorized to charge the above-named deposit account for any fees required pursuant to 37 CFR §§ 1.17(p) or 1.17(i)(1).

Respectfully submitted,

Date: August 28, 2001


Gregory S. Bernabeo
Registration No. 44,032

Synnestvedt & Lechner LLP
2600 Aramark Tower
1101 Market Street
Philadelphia, PA 19107-2950
Telephone: 215-923-4466
Facsimile: 215-923-2189



Form PTO-1449 Modified		Docket No. P24256-B USA	Application No. 09/923,161
List of Patents and Publications Cited by Applicant (Use several sheets if necessary)		Applicant(s) N. FRATTALONE	
U.S. Department of Commerce Patent and Trademark Office		Filing Date 8/6/2001	Group Art Unit N/A
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
	AA	"Unlimited Advantage SM ", Merrill Lynch Secondary Mortgage Lender brochure, Merrill Lynch Credit Corporation (2001)(2 pp.)	
	AB		
	AC		
	AD		
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	AF		
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	AH		
	AI		
	AJ		
	AK		
	AL		
Examiner		Date Considered	